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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor: John D'Agostino

Serial No.: 10/037,007 *Haller*

Filing Date: November 9, 2001

For: A SYSTEM AND METHOD FOR PERFORMING SECURE
USER ACCOUNT PURCHASES

Group Art Unit 2162

Confirmation No. 5689
Customer Number 42192800 S.W. Third Avenue
Historic Coral Way
Miami, Florida 33129
April 16, 2004Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

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CERTIFICATE OF MAILING

I HEREBY CERTIFY that this correspondence is being deposited with the United States Postal Service as first-class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, this 16 day of April, 2004.

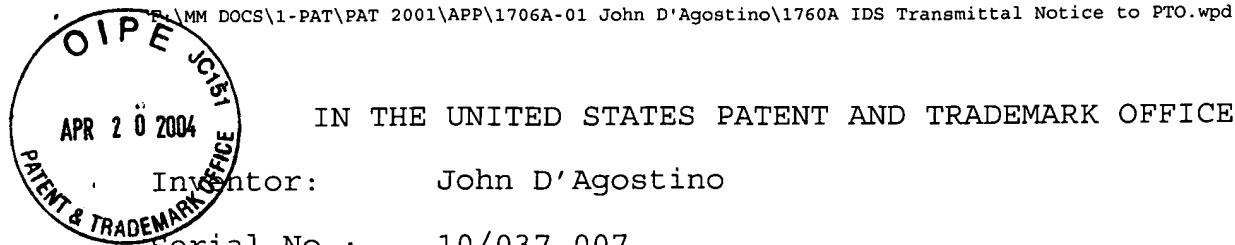
Respectfully submitted,

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By:

Peter A. Matos
Reg. No. 37,884

Dated: 4/16/04



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Confirmation No. 5689
Customer Number 4219

2800 S.W. Third Avenue
Historic Coral Way
Miami, Florida 33129
April 16, 2004

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

INFORMATION DISCLOSURE STATEMENT

In accordance with Applicant's duty of disclosure, the attached information is provided for consideration by the U.S. Patent and Trademark Office in connection with the above-captioned application. The information is identified on the attached form PTO-1449 (Modified) and copies of the documents are enclosed.

The Examiner is respectfully requested to return a copy of an initialed PTO-1449 evidencing consideration of this information with the next Office Action.

Respectfully submitted,

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Peter A. Matos
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Dated: 4/16/04

PTO-1449 (modified) APR 20 2004 U.S. PATENT AND TRADEMARK OFFICE	APPLICANT John D'Agostino	ATTY. DOCKET NO. 1.706-A.01
U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	SERIAL NUMBER 10/037,007	CUSTOMER NO. 4219
INFORMATION DISCLOSURE STATEMENT BY APPLICANT	FILING DATE November 9, 2001	GROUP ART UNIT 2162

U.S. PATENT DOCUMENTS

Examiner Initial	Document No.	Date	Name	Class	Sub-Class	Filing Date
	5,671,279	09/23/97	Elgamal			
	5,715,314	02/03/98	Payne et al.			
	5,727,163	03/10/98	Bezos			
	5,729,594	03/17/98	Klingman			
	5,794,221	08/11/98	Egendorf			

FOREIGN PATENT DOCUMENTS

Examiner Initial	Document No.	Date	Country	Name	Class	Sub-Class	Filing Date
	2,167,543	07/1997	CA	Durward			

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.)

Examiner Initial	
	Matt Barthel, Diebold Plans Major Push in Market for Debit-Card Point of Sale Terminals, 09/28/1993, American Banker, PP 1-3
	Bob Woods, New Dell E-Commerce Guarantee Called "Weak", 08/13/1998, Newsbytes News Network, PP 1-2
	Anne Finnigan, The safe way to shop online, Good Housekeeping, 09/1998, PP 1-2

Examiner	Date Considered
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EXAMINER: Initial citation if reference was considered. Draw line through citation if not in conformance to MPEP 609 and not considered. Include copy of this form with next communication to applicant.

PTO-1449 (Modified) APR 10 2004 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	APPLICANT John D'Agostino	ATTY. DOCKET NO. 1.706-A.01
INFORMATION DISCLOSURE STATEMENT BY APPLICANT	SERIAL NUMBER 10/037,007	CUSTOMER NO. 4219
	FILING DATE November 9, 2001	GROUP ART UNIT 2162

U.S. PATENT DOCUMENTS

Examiner Initial	Document No.	Date	Name	Class	Sub-Class	Filing Date
	5,815,657	09/29/98	Williams et al.			
	5,822,737	10/13/98	Ogram			
	6,029,890	02/29/00	Austin			
	6,324,526	11/27/01	D'Agostino			
	6,339,766	01/15/02	Gephart			

FOREIGN PATENT DOCUMENTS

Examiner Initial	Document No.	Date	Country	Name	Class	Sub-Class	Filing Date

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.)

Examiner Initial	
	<u>Paul Demery</u> , Attacking the smart card fortress, Credit Card Management, 09/1998, PP 1-7
	<u>Larry Chase</u> , Taking transactions online, Target Marketing, 10/1998, 1-5

Examiner	Date Considered

EXAMINER: Initial citation if reference was considered. Draw line through citation if not in conformance to MPEP 609 and not considered. Include copy of this form with next communication to applicant.